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
Continued to 1810 with a Population of 100,000.

THE HOWARD INSURANCE COMPANY  
OF NEW YORK



Capital \$1,000,000. Assets \$2,500,000.

NEW YORK, N.Y. JAMES M. HOWARD, President.



DELAWARE  
Mutual Safety Insurance Company  
Assets November 1, 1893, \$627,476.33

NEW YORK, N.Y. JAMES M. HOWARD, President.

INSURANCE ON NEGOTIABLE  
PROMISSORY NOTES

NEW YORK, N.Y. JAMES M. HOWARD, President.

The Northwestern Insurance Company  
OF NEW YORK

Capital \$1,000,000. Assets \$2,500,000.

NEW YORK, N.Y. JAMES M. HOWARD, President.

For Sale

Peters, Cragg, & Co.,  
BANKERS, 100 WALL STREET, N. Y.

NOTICE.

Watson & Clark,  
IMPORTERS, 100 WALL STREET, N. Y.

Peters, Webb & Co.,  
Bakers & Pastry-Cooks, 100 WALL STREET, N. Y.

Holiday Presents.

[illegible]

**DRIPS HAT**—By ordering a **FEEL-A-POUR**, **POUR-THRU**, & **WORTH** you can get a **Good Drips Hat**—the only one with a **100% 25 per cent lower** than a **100% hat**—**lower** in **price**.











